

### Remarks/Arguments

Claims 1-36 are and will continue to be pending in this application upon entry of this response. Claims 1, 10, 13 and 22 have been amended herein. No additional fee is due at the time.

The Examiner appears to have withdrawn his previous rejection under 35 U.S.C. §101. Applicants thank the Examiner for his time and attention, and his willingness to move the prosecution of this application forward.

The Examiner continues to reject claims 1-30 under 35 U.S.C. § 103(a) as obvious in view of Panda ActiveScan ("Panda") in combination with U.S. Patent No. 6,311,171 to Dent. Applicants reiterate their previous arguments. In order to establish the obviousness of a claim, the Examiner must show that teaching corresponding to *all* of the claim recitations are present in or suggested by the prior art. M.P.E.P. § 2143.03. The independent claims all recite the detection and/or disablement of malicious code on a customer computer "in association with . . . providing the on-line financial services." Panda teaches only the stand-alone capability of on-line scanning of a computer for malicious code. Panda does not teach disabling of malicious code on a customer computer *in association with providing the on-line financial services*. Dent is cited only for teaching the authenticating a customer and the providing of on-line financial services to the customer. Even if Panda and Dent were combinable, the combination simply results in two stand-alone functions.

The Examiner has graciously suggested in the most recent office action that claim language to aid in the interpretation of what is meant by "in association with on-line financial services" be included. In accordance with the Examiner's suggestion, all independent claims now recite "the financial institution extends its security perimeter around the customer while the customer is performing on-line financial transactions." This language is included in all dependent claims through dependency. Support for this recitation can be found in the specification in paragraphs [0003] and [0011].

Applicants believe they have responded to the Examiner's concerns, and that the application is in condition for allowance. Entry of this response and reconsideration of this application as amended is hereby requested. If the Examiner anticipates difficulties with the amendments herein in any further proceeding, Applicants respectfully request that the Examiner

either contact Applicants' attorney for a telephonic interview, or provide detailed comments in an advisory action so that any further proceeding may be handled as expeditiously as possible.

Respectfully submitted,

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